

The SPOTLIGHT

VOLUME 33

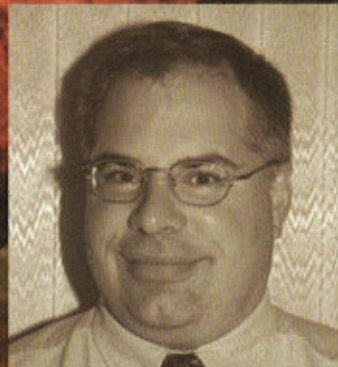
AUGUST 2000

NUMBER 8

Celebrating Founder's Month



Tim Cruise



Lewis Prochnau

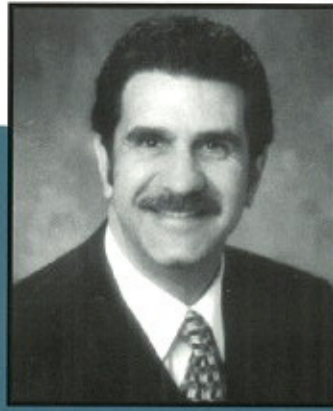


Victor Jones

Top Agents

Carry On ALL Winning Tradition

A Monthly Publication of American Income Life Insurance Company



**From the desk of
Roger Smith**

Executive Vice President,
Director Of Agencies

*"When you win,
nothing hurts."*

— Joe Namath

Winning is the True Measure of a Champion

Who's better? Dan Marino or Joe Montana? Wilt Chamberlain or Bill Russell? For sports fans these are questions for the ages. Ones that will be debated for years to come. Each will have powerful arguments. Former Miami Dolphins quarterback Dan Marino is the NFL's all-time leading passer. Wilt Chamberlain is the only player in NBA history to score 100 points in a single game. But ... Marino retired last season without ever winning a Super Bowl. Montana owns four Super Bowl rings. Chamberlain finally won a NBA Championship with the Los Angeles Lakers in 1972 – two years and 11 championships after Russell retired from the Boston Celtics.

Like it or not, athletes are judged by how many championships they win. Is it fair? Probably not. But there's something to be said for winners. All of these outstanding athletes set new standards by which winners are measured. The same holds true here at American Income. Among us are a multitude of winners, but only a few have given us new standards of excellence. Everyone wants to be associated with a winner, and at AIL we are fortunate to be associated with many.

On the cover of this month's *Spotlight*, we celebrate three winners. Three Personal Producers, who accepted a challenge and turned fourth-and-long into a Founders' Month victory.

Leading the Top Producers for Founder's Month is **Lewis Prochnau**, of the Rick Altig Agency, who wrote \$27,394 in Net ALP. On top of recognition for being No. 1 in the Founder's Month contest, Lewis will receive an additional check for \$520. Why? Because at our last Leadership Development Seminar the attendees initiated a contest and threw \$10 each into a hat and I matched it. Lewis was serious about winning and announced to all he would be the victor. The result was his commitment to achieving an incredible goal and demonstrating a true winning spirit.

Tim Cruise, of the Scott Smith Agency, wrote \$26,975 in Net ALP as runner up. When I was his manager, he never wrote over \$6,000 in a month. After I left, Tim went to work and focused on winning. Maybe it was his previous SGA? Reality is, Tim made the decision to be a Top Producer, nobody else did that for him. In fact, we are establishing 'Cruise Watch,' as Tim is set to shatter Brian Traboulay's all time Company Production Record. Check future issues of *Spotlight* for updates as we head into the fourth quarter.

Coming in Third with \$25,501 of Net ALP is **Victor Jones** of the Surace-Surace Agency. Victor, a former Agent of the Year, is another proven winner. He is focused, committed and dedicated to success. His outstanding production didn't just happen by luck – it wasn't just a really good month – Victor made it happen. He set his sights on the end zone and took all his talent, time and energy in pursuit of his goal.

Think about the incredible production achievements of these three outstanding individuals. This one month of production puts them on track to write over \$300,000 of ALP this year! Who would have dreamed that was possible? What is your goal this year? What greatness lies within you just waiting to be discovered? There is no greater time and no greater place to discover the talent and success within you, than here and now! Lewis Prochnau, Tim Cruise and Victor Jones set the standard, now it's up to you to accept the challenge and go for the brass ring!

Continuing the legacy, carrying the torch,

Dates to Remember

Sept. 28 (Thursday), 2000
Business must be received in Waco to count for September production.

Oct. 5-7 (Thursday-Saturday), 2000
Leadership Development Seminar in Waco, TX.

Company Quality Averages

— August

Net to Gross: 73%
Persistency: 72.80%

Note: These figures will be used as the minimum qualification requirements for all bonuses. Only net to gross is used during the first eight months from Agent's hire date.

ailins.com

As always, the AIL website is available for use as an Agent training and information tool. It provides information at your fingertips from product knowledge and bonus requirements to the company history and job opportunities. Keep visiting the site and see what AIL adds next.

New LAB Members Thank AIL

Dear AIL:
Thank you for unanimously electing me as a member of the Labor Advisory Board of American Income Life Insurance Company. I will gladly serve, and I am looking forward to working with my fellow colleagues on the Board.
With kindest regards,

George Tedeschi
President, GCIU

Dear AIL:
Thank you for the kind offer to serve on AIL's Labor Advisory Board. It is an honor to be asked, and it will be a pleasure to serve.
With kind personal regards,

Edward C. Sullivan
President, BCTD

Founder's Club Outstanding Producers

July

| Agent | SGA | # of Times Qualified | Total Net ALP | N/G* | Persistency |
|---------------|---------------|----------------------|---------------|------|-------------|
| James Peate | Marc Zipper | 2 | \$43,963 | 83 | 77.25 |
| James Dattilo | Marc Zipper | 1 | 59,717 | 87 | 84.90 |
| Vladimir Opra | Larry Geneser | 1 | 46,173 | 80 | |

Founder's Club Outstanding PR Representatives

July

| Agent | SGA | # of Times Qualified | # of Cards |
|------------|----------------|----------------------|------------|
| Wendi Rose | William Devine | 1 | 10,858 |

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800

Promotions

Promoted To Supervising Agent

- | | | | | |
|---|---|--|--|--|
| Marcellus Adams Tim Schroeder Utah | Scott Baker Hancock-Boles Ohio | Cynthia Beard Rick Altig Tennessee | Rob Beckwith Richard Neal Arkansas | Jerry Burks William Devine Texas |
| Steven Campbell Greg Partee Illinois | Max Chu Zeidner-Cowan Michigan | Christopher Collins Marc Zipper Florida | Vaughn Darrow Cohen-Hartman Nevada | Harpreet Gujral Rick Altig British Columbia |
| Nickolay Gusev Larry Geneser Kansas | Charles Hall Cohen-Hartman Arizona | Bruce Hoins Mark Hancock Indiana | Stanley Jones Kevin Pawlowski Texas | Kelly Kellogg Rick Altig Tennessee |
| Nicholas Lapcevich Joshua Chalom Ontario | Hans Manseth Bruce Gilpatrick Oregon | John Martineau Marc Zipper Florida | Danny Mayorga Tom Williams Florida | Vance Rountree Marc Zipper Florida |
| James Salyers Hancock-Boles Ohio | Chad Sherman Marc Zipper Florida | Edith Smith Rick Altig Tennessee | Larry Wright George Farenthold New Mexico | Kenneth Ziebell David Hausman Georgia |

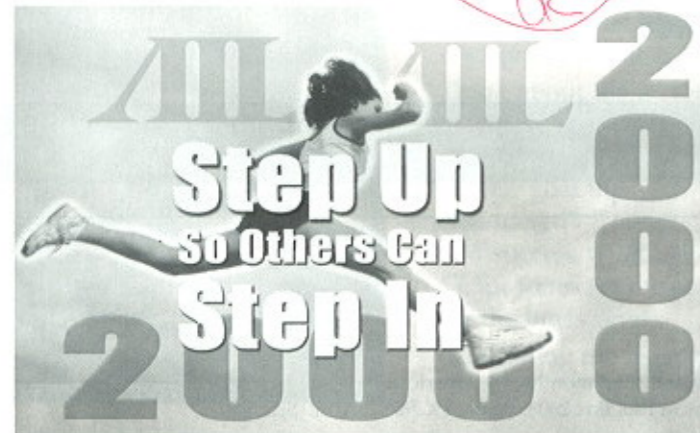
Promoted To General Agent

- | | | | | |
|--|--|--|--|--|
| Anthony Christman Gary Bleier Wisconsin | Tram Church Cohen-Rutt California | Anthony DeCesare Robert McKenzie Rhode Island | Warren DeVries Scott Smith Illinois | Narinder Dhillon Scott Smith Illinois |
| John Franklin Cohen-Rutt California | Bulbinder Hayer Rick Altig British Columbia | Steven Jakubczak Scott Smith Illinois | Richard Nye Rick Mansfield Maine | Brian Solomon Cohen-Rutt California |
| Louis Thompson Pat Shehan Connecticut | Timothy Thompson Kevin Pawlowski Texas | Mario Trejo Cohen-Rutt California | Kimberley Veillon Rick Altig Washington | John West Marc Morton West Virginia |

Promoted To Master General Agent

- | | | | | |
|---|---|---|--|---|
| Rajeev Arora ✓ Rick Altig British Columbia | Andrew Falensky ✓ Surace-Surace Ohio | Joe Hathorne ✓ Scott Smith Illinois | Steven Lee ✓ Rick Altig Alberta | Olen McDonald ✓ William Devine Texas |
| Samuel Pierre ✓ Billy Faulkner Virginia | Stephen Ross ✓ Steve Friedlander New Zealand | William Sargent ✓ Home Office South Carolina | Al-Karim Walji ✓ Rick Altig Alberta | |


236A OK
7/18/00




"Now it's time to step out of that box. Lift off that ceiling. Remove the barriers and refuse to acknowledge limitations. It's time to step up, so others can step in."

— Roger Smith

TOP INDIVIDUAL PRODUCERS


1  **Timothy Cruise**
Downer's Grove, IL


"The late Jerry Garcia [of the Grateful Dead] was a true professional at what he did, and like Jerry, when I'm at work I feel as though I'm at play. I thoroughly enjoy every moment of my day."

3  **Lewis Prochnau**
Winnipeg, MB


5  **Matthew Fair**
Southfield, MI


7  **Ramin Maghsoud**
Austin, TX


9  **Gregory Robson**
Winnipeg, MB


2  **Rob Hay**
Winnipeg, MB

Rob attributes his success to one simple philosophy, "Go to work and expect success."

4  **Michael Hanson**
Winnipeg, MB

6  **Brian Traboulay**
Burnaby, BC

8  **Alex Chen**
Walnut Creek, CA

10  **Vito Pecoraro**
Edison, NJ

TOP INDIVIDUAL PRODUCERS — JULY

| All Time Record to Beat | | | | | |
|-------------------------|---------------------|--------------|---------------|--------------------|--------------------|
| ★ | Net ALP \$33,921 | Year 1998 | Month June | | |
| Name | Net ALP | Pers | N/G* | MGA | SGA |
| 1 Timothy Cruise | \$29,183 | | 82 | Andy Zomaya | Scott Smith |
| 2 Rob Hay | 22,455 | | 80 | Ilija Orlovic | Rick Altig |
| 3 Lewis Prochnau | 21,107 | | 80 | Ilija Orlovic | Rick Altig |
| 4 Michael Hanson | 20,934 | | 89 | Ilija Orlovic | Rick Altig |
| 5 Matthew Fair | 17,242 | | 100 | | Zeidner-Cowan |
| 6 Brian Traboulay | 16,571 | | 95 | Brian Traboulay | Rick Altig |
| 7 Ramin Maghsoud | 16,566 | | 87 | | Larry Kudlacek |
| 8 Alex Chen | 16,492 | | 92 | Norman Lew | Jatoft-Foti |
| 9 Gregory Robson | 16,354 | | 80 | Ilija Orlovic | Rick Altig |
| 10 Vito Pecoraro | 16,161 | | 84 | Stephen Liberto | Eric Giglione |
| 11 Donald Shuck | 15,635 | | 81 | | Mark Hancock |
| 12 Carla Miller | 15,528 | | 88 | | Christopher Lafond |
| 13 Stacey Wall | 15,169 | | 87 | David Brister | Eric Giglione |
| 14 Christian Novacek | 15,091 | | 86 | Ed Orell | Marc Zipper |
| 15 Arkadi Nulman | 14,884 | | 84 | Vlad Basov | Larry Geneser |
| 16 Albert DiMarco | 14,109 | | 81 | Albert DiMarco | Rick Altig |
| 17 Johnnie Wallace | 13,932 | | 80 | Michael Knapick | Scott Smith |
| 18 Michael Thomas | 13,786 | | 94 | | Robert Smith |
| 19 Leanne Hughes | 13,706 | | 88 | Jeffrey Dinocento | Eric Giglione |
| 20 Mark Brunetto | 13,571 | | 95 | David Brister | Eric Giglione |
| 21 Alan Becker | 13,570 | | 88 | Yaroslav Bitman | Larry Geneser |
| 22 Lutfi Han | 13,528 | | 100 | Stephen Liberto | Eric Giglione |
| 23 Todd Reavis | 13,109 | | 87 | Jeffrey Horsky | Ali Shahrak |
| 24 Kouassi Appiah | 13,018 | | 88 | Roger Fung | Rick Altig |
| 25 Wallace Robinson | 12,965 | | 93 | Wallace Robinson | Rick Altig |
| 26 Peter Nikolov | 12,864 | 87.37 | 97 | Stephen Ross | Steve Friedlander |
| 27 Roland Parker | 12,823 | | 80 | Nicholas Nitkowski | Tom Williams |
| 28 Luis Quintero | 12,745 | | 93 | Ed Orell | Marc Zipper |
| 29 Carolyn Baker | 12,696 | | 90 | Gary Williams | Rick Altig |
| 30 Marie Girard | 12,687 | | 94 | Wallace Robinson | Rick Altig |
| 31 Stephen Ross | 12,673 | 83.55 | 91 | Stephen Ross | Steve Friedlander |
| 32 Barbara Leader | 12,512 | | 78 | Ilija Orlovic | Rick Altig |
| 33 Jorge Serrano | 12,448 | | 83 | | Cohen-Rutt |
| 34 Craig Snyder | 12,382 | 75.54 | 79 | James Dovin | Surace-Surace |
| 35 Albert Fleury | 12,276 | | 82 | Melinda-Rae Lyse | Rick Altig |
| 36 Steven Bains | 12,266 | | 95 | Roger Fung | Rick Altig |
| 37 Russell Chang | 12,221 | | 77 | Roger Fung | Rick Altig |
| 38 Patrick Frize | 12,213 | | 77 | Patrick Frize | Rick Altig |
| 39 Adel Kouhari | 12,124 | | 86 | | Kevin Khadivian |
| 40 Nita Kao | 12,022 | | 82 | Willie Fleming | Rick Altig |
| 41 Joe Hathorne | 12,008 | | 91 | Joe Hathorne | Scott Smith |
| 42 Jack Seitz | 11,787 | | 88 | | Hancock-Boles |
| 43 Nickolay Gusev | 11,758 | | 86 | Vlad Basov | Larry Geneser |
| 44 Rajeev Arora | 11,751 | | 90 | Rajeev Arora | Rick Altig |
| 45 Paramjit Sangha | 11,640 | | 80 | Alan Martyn | Rick Altig |
| 46 Darren Swerda | 11,634 | | 93 | Wallace Robinson | Rick Altig |
| 47 Paul Black | 11,603 | | 83 | | David Hausman |
| 48 Anthony Fiani | 11,569 | | 76 | Jeffrey Dinocento | Eric Giglione |
| 49 Wesley Bangs | 11,432 | | 84 | Stacie Williams | Rick Altig |
| 50 Thomas Myers | 11,293 | | 87 | Ryan Whitley | Larry Geneser |

*percentage of net to gross

TOP INDIVIDUAL PRODUCERS — YTD

| All Time Record to Beat | | | | | |
|-------------------------|----------------------|--------------|------|--------------------|-------------------|
| ★ | Net ALP \$221,368 | Year 1999 | | | |
| Name | Net ALP | Pers | N/G* | MGA | SGA |
| 1. Timothy Cruise | \$142,543 | | 82 | Andy Zomaya | Scott Smith |
| 2. James Dattilo | 105,715 | | 87 | Ed Orell | Marc Zipper |
| 3. Steven Polederos | 105,099 | 89.87 | 87 | | Zeidner-Cowan |
| 4. Arkadi Nulman | 102,233 | | 84 | Vlad Basov | Larry Geneser |
| 5. Brian Traboulay | 92,838 | | 95 | Brian Traboulay | Rick Altig |
| 6. Ruben Soberanes | 91,007 | | 74 | | Jatoft-Foti |
| 7. Wesley Bangs | 88,729 | | 84 | Stacie Williams | Rick Altig |
| 8. Alan Becker | 81,940 | | 88 | Yaroslav Bitman | Larry Geneser |
| 9. Ramin Maghsoud | 78,027 | | 87 | | Larry Kudlacek |
| 10. Kelly McDonald | 77,532 | | 80 | Kelly McDonald | Jatoft-Foti |
| 11. Leanne Hughes | 76,998 | | 88 | Jeffrey Dinocento | Eric Giglione |
| 12. Angeles Ordas | 76,050 | | 86 | | Michael Busico |
| 13. Vito Pecoraro | 74,713 | | 84 | Stephen Liberto | Eric Giglione |
| 14. Alex Chen | 73,187 | | 92 | Norman Lew | Jatoft-Foti |
| 15. Frauline McGuire | 72,778 | | 80 | | Anne O'Driscoll |
| 16. Gleb Ostrovsky | 71,342 | | 89 | | Justin A. Jones |
| 17. Michael Crain | 70,542 | | 81 | Andy Zomaya | Scott Smith |
| 18. J. Saul Quiroz | 69,480 | | 77 | J. Saul Quiroz | Michael Busico |
| 19. James Peate | 68,787 | 77.25 | 83 | Ed Orell | Marc Zipper |
| 20. Jack Seitz | 68,565 | | 88 | | Hancock-Boles |
| 21. Roland Parker | 68,423 | | 80 | Nicholas Nitkowski | Tom Williams |
| 22. Stephen Ross | 68,354 | 83.55 | 91 | Stephen Ross | Steve Friedlander |
| 23. Stacey Wall | 68,080 | | 87 | David Brister | Eric Giglione |
| 24. Rebecca Francis | 66,244 | 93.99 | 94 | Joseph Nosse | Surace-Surace |
| 25. Kurt Johnson | 66,098 | | 94 | Rory Lee | Rick Altig |
| 26. Albert DiMarco | 65,954 | | 81 | Albert DiMarco | Rick Altig |
| 27. Darrell Ballard | 64,907 | | 93 | Doreen Ryan-Foti | Jatoft-Foti |
| 28. Wendell Bangs | 64,490 | | 78 | Stacie Williams | Rick Altig |
| 29. Scott Remmey | 64,403 | | 92 | Jeffrey Dinocento | Eric Giglione |
| 30. Mitchell Clem | 64,397 | | 80 | | William Devine |
| 31. Lance Brown | 63,765 | | 85 | Michael Pritchett | Larry Geneser |
| 32. Vladimir Opra | 63,139 | | 80 | Vlad Basov | Larry Geneser |
| 33. Edward Farley | 62,926 | | 83 | Ed Orell | Marc Zipper |
| 34. Peter Nikolov | 62,699 | 87.37 | 97 | Stephen Ross | Steve Friedlander |
| 35. Mark Bleier | 62,672 | | 91 | | Gary Bleier |
| 36. Edward Bailey | 62,573 | | 73 | Larry Weiner | Ali Shahrak |
| 37. Paul Lund | 62,555 | | 83 | | Scott Smith |
| 38. Johnnie Wallace | 62,463 | | 80 | Michael Knapick | Scott Smith |
| 39. Nickolay Gusev | 62,249 | | 86 | Vlad Basov | Larry Geneser |
| 40. Michael Silver | 62,191 | | 82 | Jeffrey Horsky | Ali Shahrak |
| 41. Matthew Zeoli | 61,994 | | 83 | Daniel Zeoli | Pat Shehan |
| 42. Michael O'Rourke | 61,940 | | 89 | Ryan Whitley | Larry Geneser |
| 43. Joan Badzik | 61,911 | | 83 | Ted Schilling | William Jennings |
| 44. Raymond Lau | 61,684 | | 83 | Roger Fung | Rick Altig |
| 45. Anthony Fiani | 61,475 | | 76 | Jeffrey Dinocento | Eric Giglione |
| 46. Chris Wittenbach | 61,265 | | 87 | Chris Wittenbach | Justin A. Jones |
| 47. Bradley Kincaid | 60,146 | | 78 | Dennis Muth | Rick Altig |
| 48. David Thornton | 60,138 | | 96 | Erik Graham | Cohen-Rutt |
| 49. Thomas Favata | 60,039 | | 77 | | Michael Lavin |
| 50. Larry Malitz | 59,889 | | 81 | Larry Malitz | Pat Shehan |

*percentage of net to gross

Contest Winners

Top Personal Producers

| | Net ALP | SGA | | Net ALP | SGA |
|-------------------|----------|---------------|------------------|---------|--------------------|
| 1. Lewis Prochnau | \$27,394 | Rick Altig | 6. Andrew Kay | 20,503 | Rick Altig |
| 2. Timothy Cruise | 26,975 | Scott Smith | 7. Arkadi Nulman | 20,058 | Larry Geneser |
| 3. Victor Jones | 25,501 | Surace-Surace | 8. Vito Pecoraro | 19,639 | Eric Giglione |
| 4. Rob Hay | 22,489 | Rick Altig | 9. Alex Chen | 19,035 | Jatof-Foti |
| 5. Michael Hanson | 22,184 | Rick Altig | 10. Carla Miller | 18,056 | Christopher Lafond |

Top SAs

| | First Yr. Agent | SGA |
|-------------------|-----------------|--------------|
| 1. Ralph Navarro | \$29,203 | Tom Williams |
| 2. Wesley Bangs | 17,581 | Rick Altig |
| 3. Gregory Engrav | 15,961 | Rick Altig |

Top SGAs

| | Quota | 1st Yr. Agent |
|--------------------------|-------|---------------|
| Cat I Larry Geneser | 245% | \$195,669 |
| Cat II Hancock-Boles | 154% | 76,966 |
| Cat III Marc Morton | 164% | 65,422 |
| Cat IV Steve Friedlander | 220% | 66,101 |
| Cat V Charles Scott | 258% | 51,531 |
| Cat VI Ali Shahrak | 199% | 39,799 |

Top GAs

| | First Yr. Agent | SGA |
|---------------------|-----------------|---------------|
| 1. Wendell Bangs | \$36,504 | Rick Altig |
| 2. David Zophin | 33,539 | Marc Zipper |
| 3. Scott Sonnenberg | 30,790 | Larry Geneser |
| 4. James Peate | 28,112 | Marc Zipper |
| 5. Michael O'Rourke | 27,871 | Larry Geneser |

Top SGAs (100%)

| | Quota |
|-------------------|-------|
| Charles Scott | 258% |
| Larry Geneser | 245% |
| Ramin Kouladji | 239% |
| Marc Zipper | 223% |
| Steve Friedlander | 220% |
| Bill Jennings | 205% |
| Ali Shahrak | 199% |
| Dennis Ishler | 186% |
| Eric Giglione | 183% |
| Marc Morton | 164% |
| Hancock-Boles | 154% |
| Rick Altig | 146% |
| Scott Smith | 136% |
| Cohen-Hartman | 134% |
| Robert Smith | 126% |
| Cohen-Rutt | 123% |
| Surace-Surace | 120% |
| Tom Williams | 116% |
| Gary Bleier | 113% |
| Joe Manone | 110% |
| Mike Jones | 106% |

Top MGAs

| | First Yr. Agent | SGA |
|-----------------------|-----------------|---------------|
| 1. Ed Orell | \$119,371 | Marc Zipper |
| 2. Ilija Orlovic | 64,337 | Rick Altig |
| 3. Ryan Whitley | 58,661 | Larry Geneser |
| 4. Vlad Basov | 55,220 | Larry Geneser |
| 5. Stacie Williams | 47,945 | Rick Altig |
| 6. Nicholas Nitkowski | 47,139 | Tom Williams |

Top RGA

| | First Yr. Agent | SGA |
|------------------|-----------------|------------|
| 1. Gary Williams | \$97,748 | Rick Altig |



750+

| Agent | SGA |
|-------------------|-------------------|
| Alan Becker | Larry Geneser |
| Alex Chen | Jatof-Foti |
| Timothy Cruise | Scott Smith |
| Matthew Fair | Zeidner-Cowan |
| Michael Hanson | Rick Altig |
| Rob Hay | Rick Altig |
| Leanne Hughes | Eric Giglione |
| Ramin Maghsoud | Larry Kudlacek |
| Carla Miller | Chris LaFond |
| Peter Nikolov | Steve Friedlander |
| Christian Novacek | Marc Zipper |
| Arkadi Nulman | Larry Geneser |
| Roland Parker | Tom Williams |
| Vito Pecoraro | Eric Giglione |
| Lewis Prochnau | Rick Altig |
| Gregory Robson | Rick Altig |
| Stephen Ross | Steve Friedlander |
| Donald Shuck | Mark Hancock |
| Brian Traboulay | Rick Altig |
| Stacey Wall | Eric Giglione |
| Johnnie Wallace | Scott Smith |

600+

| Agent | SGA |
|----------------|---------------|
| Paul Anderson | Larry Geneser |
| Kouassi Appiah | Rick Altig |
| Steve Bains | Rick Altig |
| Carolyn Baker | Rick Altig |
| Wesley Bangs | Rick Altig |
| Mark Bleier | Gary Bleier |
| Mark Brunetto | Eric Giglione |
| Russell Chang | Rick Altig |
| Albert DiMarco | Rick Altig |
| Albert Fleury | Rick Altig |
| Patrick Frize | Rick Altig |
| Marie Girard | Rick Altig |
| Matthew Green | Eric Giglione |
| Nickolay Gusev | Larry Geneser |
| Lutfi Han | Eric Giglione |

500+

| Agent | SGA |
|-------------------|-------------------|
| Joe Hathorne | Scott Smith |
| Nita Kao | Rick Altig |
| Adel Kouhari | Kevin Khadivian |
| Barbara Leader | Rick Altig |
| James Peate | Marc Zipper |
| Luis Quintero | Marc Zipper |
| Todd Reavis | Alireza Shahrak |
| Wallace Robinson | Rick Altig |
| Jack Seitz | Hancock-Boles |
| Jorge Serrano | Cohen-Rutt |
| Craig Snyder | Surace-Surace |
| Michael Thomas | Scott Smith |
| Rajeev Arora | Rick Altig |
| Paul Black | David Hausman |
| Laura Bush | Hancock-Boles |
| Edward Clunk | Mike Jones |
| Michael Crain | Scott Smith |
| Daniel Crocetti | Scott Smith |
| James Dattilo | Marc Zipper |
| Edward Farley | Marc Zipper |
| Anthony Fiani | Eric Giglione |
| Rebecca Francis | Surace-Surace |
| Andrew Kay | Rick Altig |
| Jason Lilly | Rick Altig |
| Douglas MacDonald | Rick Altig |
| Ben Mancillas | Dan VanHouten |
| Kelly McDonald | Jatof-Foti |
| Thomas Myers | Larry Geneser |
| Angeles Ordas | Michael Busico |
| Paul Panlilio | Marc Zipper |
| Frank Perez | Scott Smith |
| Elio Ribeiro | Cohen-Rutt |
| Robert Russell | Steve Friedlander |
| Paramjit Sangha | Rick Altig |
| Tracy Schubert | Dennis Ishler |
| Ruben Soberanes | Jatof-Foti |
| Donald Spence | Ramin Kouladji |
| Darren Swerda | Rick Altig |
| Brian Waller | Scott Smith |

400+

| Agent | SGA |
|----------------------|-------------------|
| Larry Adebessin | Matt Blumert |
| Kane Ali | David Hausman |
| Dino Amato | Eric Giglione |
| Charles Aono | Rick Altig |
| Joan Badzik | Bill Jennings |
| Lorena Barriere | Cohen-Rutt |
| Maria Bellajaro | Rick Altig |
| Upinder Bhinder | Rick Altig |
| Carl Boldon | Zeidner-Cowan |
| Kevin Bukatman | Eric Giglione |
| Rudi Camenzind | Cohen-Rutt |
| Forrest Cannon | David Hausman |
| Timothy Clark | Surace-Surace |
| Bill Cook | Cohen-Rutt |
| Anita Crockett | Marc Zipper |
| Fernando Duran | Mike Horning |
| William Elensky | Dennis Ishler |
| Maria Esposito | Cohen-Hartman |
| Thomas Favata | Michael Lavin |
| David Jackson | Zeidner-Cowan |
| Suzanne Kelly | Rick Altig |
| Pete Konidas | Marc Zipper |
| Marvin Mack | Michael Lavin |
| Danny Mayorga | Tom Williams |
| Reuel Moore | Eric Giglione |
| Jonathan Odom | Dan Rubio |
| Vladimir Opra | Larry Geneser |
| Richard Ramirez | Marc Zipper |
| Ravichandran Tanjore | Steve Friedlander |
| Preeti Sahgal | Joshua Chalom |
| William Sargent | Home Office |
| Peter Soybel | Patrick Shehan |
| Robert Stuck | Dennis Ishler |
| John Tai | Scott Smith |
| David Thonton | Cohen-Rutt |
| Vladimir Opra | Larry Geneser |
| Lori Trudeau | Bill Jennings |
| Madlyn Woodyard | Cohen-Rutt |

TOP SUPERVISING AGENTS



1. Ralph Navarro
Fort Lauderdale, FL



2. Barbara Bomer
Royalton, OH



3. Wesley Bangs
Nashville, TN

July Production

All Time Record to Beat

Month: \$49,185 Net ALP Gino Tanzif

| Name | 1st Year Agent | Net ALP | Pers | N/G | # 1st Yr Agents | MGA | SGA |
|-------------------------|-----------------|-----------------|------|-----------|-----------------|---------------------------|---------------------|
| 1. Ralph Navarro | \$26,907 | \$30,705 | | 85 | 7 | Nicholas Nitkowski | Tom Williams |
| 2. Barbara Bomer | 14,398 | 19,557 | | 90 | 3 | Eric Schott | Surace-Surace |
| 3. Wesley Bangs | 13,551 | 20,020 | | 84 | 1 | Stacie Williams | Rick Altig |
| 4. Kane Ali | 13,435 | 21,118 | | 91 | 3 | Thomas Foley | David Hausman |
| 5. Gregory Engrav | 12,210 | 18,647 | | 87 | 3 | Gary Williams | Rick Altig |

YTD Production

All Time Record to Beat

Month: \$234,648 Net ALP

| Name | 1st Year Agent | Net ALP | Pers | N/G | # 1st Yr Agents | MGA | SGA |
|-------------------------|-----------------|------------------|------|-----------|-----------------|---------------------------|---------------------|
| 1. Ralph Navarro | \$91,589 | \$137,378 | | 85 | 7 | Nicholas Nitkowski | Tom Williams |
| 2. Barbara Kendell | 37,272 | 83,644 | | 82 | 1 | Terrance Brennan | Scott Smith |
| 3. Vladimir Opra | 36,361 | 88,196 | | 85 | 1 | Vlad Basov | Larry Geneser |
| 4. Mathew Hart | 34,022 | 46,785 | | 79 | 3 | | Gary Bleier |
| 5. Brian Mihalick | 31,342 | 72,381 | | 74 | 1 | George Vrbanc | Marc Zipper |

TOP GENERAL AGENTS



1. David Zophin
Altamonte Springs, FL



3. Scott Sonnenberg
St. Louis, MO



4. Steve Polederos
Southfield, MI



2. Wendell Bangs
Nashville, TN



5. Gay Deitch
Harrisburg, PA

JULY Production

All Time Record to Beat

Month: \$103,854 Net ALP Don Foti

| Name | 1st Year Agent | Net ALP | Pers | N/G | # 1st Yr Agents | MGA | SGA |
|------------------------|-----------------|-----------------|-------|-----------|-----------------|-----------------|--------------------|
| 1. David Zophin | \$42,253 | \$51,782 | | 89 | 4 | Ed Orell | Marc Zipper |
| 2. Wendell Bangs | 34,977 | 31,347 | | 80 | 4 | Stacie Williams | Rick Altig |
| 3. Scott Sonnenberg | 27,496 | 34,171 | | 83 | 5 | Ryan Whitley | Larry Geneser |
| 4. Steve Polederos | 26,968 | 32,626 | 89.98 | 89 | 2 | | Zeidner-Cowan |
| 5. Gay Deitch | 26,739 | 27,041 | | 91 | 4 | | Dennis Ishler |
| 6. James Peate | 25,607 | 45,989 | 79.22 | 83 | 6 | Ed Orell | Marc Zipper |
| 7. Alan Becker | 22,783 | 36,354 | | 85 | 6 | Yaroslav Bitman | Larry Geneser |
| 8. Tim Thompson | 21,348 | 28,850 | | 86 | 6 | | Kevin Pawlowski |
| 9. Michael O'Rourke | 20,448 | 26,522 | | 82 | 11 | Ryan Whitley | Larry Geneser |
| 10. Cecile Remington | 20,145 | 20,215 | | 79 | 5 | | Ramin Kouladji |

YTD Production

All Time Record to Beat

Month: \$864,620 Net ALP

| Name | 1st Year Agent | Net ALP | Pers | N/G | # 1st Yr Agents | MGA | SGA |
|-----------------------|------------------|------------------|--------------|-----------|-----------------|-----------------|--------------------|
| 1. James Peate | \$214,175 | \$319,666 | 79.22 | 83 | 6 | Ed Orell | Marc Zipper |
| 2. David Zophin | 158,310 | 269,646 | | 89 | 4 | Ed Orell | Marc Zipper |
| 3. Scott Sonnenberg | 156,093 | 208,242 | | 83 | 5 | Ryan Whitley | Larry Geneser |
| 4. Wendell Bangs | 149,120 | 204,408 | | 80 | 4 | Stacie Williams | Rick Altig |
| 5. Christian Novacek | 122,701 | 181,500 | | 83 | 4 | Ed Orell | Marc Zipper |
| 6. Cecile Remington | 112,357 | 114,070 | | 79 | 5 | | Ramin Kouladji |
| 7. Alan Becker | 95,247 | 177,186 | | 85 | 6 | Yaroslav Bitman | Larry Geneser |
| 8. Vito Pecoraro | 93,813 | 172,367 | | 84 | 7 | Stephen Liberto | Eric Giglione |
| 9. James Cleveland | 89,476 | 158,332 | | 74 | 2 | | Marc Zipper |
| 10. Gay Deitch | 87,305 | 108,480 | | 91 | 4 | | Dennis Ishler |

Master General Agents



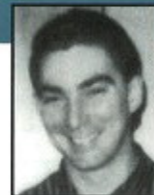
1. Edward Orell
Altamonte Springs, FL



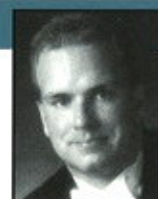
2. Ilija Orlovic
Winnipeg, MB



3. Vlad Basov
Kansas City, MO



4. Ryan Whitley
St. Louis, MO



5. Robert Olson
Downer's Grove, IL



6. Stephen Ross
Auckland, NZ



7. Rita Bailey
Washington, DC



8. Stacie Williams
Crystal, MN



9. Christine Hartman
Phoenix, AZ



10. Lee Conti
Los Angeles, CA

JULY Production

All Time Record to Beat

Month: \$208,884 Net ALP Ed Orell

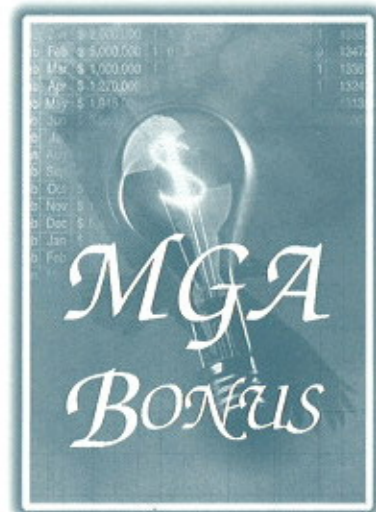
| Name | 1st Yr. Agent | Net ALP | Pers | NG | #1st Yr Agents | SGA |
|------------------------|---------------|-----------|-------|----|----------------|-------------------|
| 1. Edward Orell | \$110,123 | \$175,948 | 76.94 | 79 | 17 | Marc Zipper |
| 2. Ilija Orlovic | 62,859 | 105,045 | | 79 | 7 | Rick Altig |
| 3. Vlad Basov | 52,347 | 67,231 | | 83 | 8 | Larry Geneser |
| 4. Ryan Whitley | 47,946 | 60,054 | | 80 | 11 | Larry Geneser |
| 5. Robert Olson | 46,519 | 55,186 | | 80 | 7 | Scott Smith |
| 6. Stephen Ross | 46,285 | 49,852 | | 99 | 5 | Steve Friedlander |
| 7. Rita Bailey | 44,613 | 54,417 | | 80 | 25 | Charles Scott |
| 8. Stacie Williams | 43,549 | 54,576 | | 79 | 8 | Rick Altig |
| 9. Christine Hartman | 40,800 | 77,497 | | 86 | 8 | Cohen-Hartman |
| 10. Lee Conti | 40,345 | 45,711 | | 87 | 9 | Cohen-Rutt |
| 11. Nicholas Nitkowski | 38,630 | 52,218 | | 85 | 15 | Tom Williams |
| 12. Wallace Robinson | 36,440 | 49,405 | | 88 | 9 | Rick Altig |
| 13. Jeffrey Dinocento | 32,481 | 73,459 | | 85 | 8 | Eric Giglione |
| 14. Hans Wikle | 28,882 | 40,198 | | 81 | 7 | Marc Morton |
| 15. Roger Fung | 28,649 | 79,120 | | 83 | 12 | Rick Altig |
| 16. David Brister | 27,234 | 44,020 | | 82 | 6 | Eric Giglione |
| 17. William Heath | 26,959 | 33,133 | | 79 | 8 | Mark Hancock |
| 18. Stephen Liberto | 26,719 | 63,175 | | 85 | 7 | Eric Giglione |
| 19. Yaroslav Bitman | 26,223 | 49,565 | | 86 | 7 | Larry Geneser |
| 20. Erik Graham | 25,919 | 72,947 | | 87 | 8 | Cohen-Rutt |

YTD Production

All Time Record to Beat

YTD: \$1,186,608 Net ALP Jack Kirschling

| Name | 1st Yr. Agent | Net ALP | Pers | NG | #1st Yr Agents | SGA |
|------------------------|---------------|-------------|-------|----|----------------|----------------|
| 1. Edward Orell | \$695,335 | \$1,097,560 | 76.94 | 79 | 17 | Marc Zipper |
| 2. Vlad Basov | 329,600 | 434,928 | | 83 | 8 | Larry Geneser |
| 3. Rita Bailey | 277,507 | 334,113 | | 80 | 25 | Charles Scott |
| 4. Christine Hartman | 277,126 | 474,359 | | 86 | 8 | Cohen-Hartman |
| 5. Ryan Whitley | 276,372 | 463,515 | | 80 | 11 | Larry Geneser |
| 6. Stephen Liberto | 266,012 | 382,206 | | 85 | 7 | Eric Giglione |
| 7. Thomas Foley | 239,397 | 344,783 | | 82 | 7 | David Hausman |
| 8. Lee Conti | 238,588 | 253,482 | | 87 | 9 | Cohen-Rutt |
| 9. Stacie Williams | 237,791 | 316,373 | | 79 | 8 | Rick Altig |
| 10. Robert Olson | 233,264 | 255,682 | | 80 | 7 | Scott Smith |
| 11. Ilija Orlovic | 216,516 | 400,965 | | 79 | 7 | Rick Altig |
| 12. Erik Graham | 216,195 | 512,812 | | 87 | 8 | Cohen-Rutt |
| 13. David Brister | 214,936 | 284,701 | | 82 | 6 | Eric Giglione |
| 14. Michael Knapick | 207,690 | 284,796 | | 74 | 4 | Scott Smith |
| 15. Jeffrey Dinocento | 192,239 | 456,358 | | 85 | 8 | Eric Giglione |
| 16. Ronald VanWoesik | 191,014 | 225,208 | | 81 | 8 | William Devine |
| 17. Gary Williams | 174,955 | 381,698 | | 79 | 14 | Rick Altig |
| 18. Roger Fung | 167,614 | 432,892 | | 83 | 12 | Rick Altig |
| 19. Nicholas Nitkowski | 164,636 | 214,003 | | 85 | 15 | Tom Williams |
| 20. James Logan | 159,952 | 169,402 | | 79 | 5 | Rick Altig |



MGA Monthly Bonus Program

65 Percent and 70 Percent Contracts

For more information on the MGA Bonus Program go to www.aflins.com

July Bonus Qualifiers

| | | | | |
|-------------------------------|------------------------------|-----------------------------|---------------------------|-----------------------------|
| Edward Orell \$10,706 | Robert Olson \$2,709 | Terrance Brennan \$1,490 | Norman Lew \$825 | Melinda-Rae Lyse \$614 |
| Ilija Orlovic \$5,975 | Stephen Ross \$2,523 | Jeffrey Horsky \$1,426 | Norman Barfoot \$789 | Bruce Hennick \$587 |
| Stephen Liberto \$4,417 | Rita Bailey \$2,432 | Lee Conti \$1,236 | Doreen Ryan-Foti \$782 | Robert Colley \$561 |
| Ryan Whitley \$3,744 | Christine Hartman \$2,423 | William Heath \$1,161 | Allan Jennings \$781 | Robert Willingham \$525 |
| Vlad Basov \$3,639 | Stacie Williams \$2,104 | Carl Boldon \$1,157 | David Ragland \$777 | Keith Taylor \$492 |
| Andy Zomaya \$3,535 | Wallace Robinson \$1,946 | Ted Schilling \$1,105 | Michael Shaner \$708 | John DeRosier \$486 |
| Roger Fung \$3,468 | Michael Knapick \$1,905 | Paul Rumbuc \$1,099 | Joseph Sucic \$707 | Joseph Nosse \$480 |
| David Brister \$3,431 | Willie Fleming \$1,845 | Shashi Parekh \$1,031 | Yaroslav Bitman \$679 | Kenneth Hildebrand \$421 |
| Erik Graham \$3,338 | Hans Wikle \$1,741 | Wanda Smyth \$1,020 | Jorge Zayas \$653 | Larry Weiner \$411 |
| Jeffrey Dinocento \$3,082 | Gary Williams \$1,707 | Michael Pritchett \$921 | Robert Hughes \$646 | Guy Rouelle \$381 |
| Nicholas Nitkowski \$2,710 | Thomas Foley \$1,633 | James Logan \$889 | Olen McDonald \$645 | John Hancock \$335 |

Total \$96,833



1. Alan Martyn

Burnaby, BC



2. Michael Knapick

Downer's Grove, IL



3. Ilija Orlovic

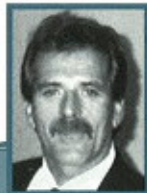
Winnipeg, MB

JULY Production

| Name | 1st Yr. Agent | Net ALP | Pers | NG | # MGAs | SGA |
|--------------------|---------------|-----------|------|----|--------|-------------|
| 1. Alan Martyn | \$94,016 | \$240,842 | | 84 | 3 | Rick Altig |
| 2. Michael Knapick | 73,398 | 105,719 | | 77 | 3 | Scott Smith |
| 3. Ilija Orlovic | 56,254 | 98,115 | | 86 | 5 | Rick Altig |

YTD Production

| Name | 1st Yr. Agent | Net ALP | Pers | NG | # MGAs | SGA |
|--------------------|---------------|-------------|------|----|--------|-------------|
| 1. Gary Williams | \$512,750 | \$1,137,401 | | 79 | 4 | Rick Altig |
| 2. Michael Knapick | 452,354 | 583,619 | | 77 | 3 | Scott Smith |
| 3. Alan Martyn | 450,810 | 1,146,124 | | 84 | 3 | Rick Altig |



Larry Geneser

CATEGORY I

| SGA | JULY PRODUCTION | | | | | | YEAR TO DATE PRODUCTION | | | |
|---------------|-----------------|-----------|------------|-----------|----|------|-------------------------|------------|------------|-------------|
| | 1st Yr Agent | Quota | % Of Quota | Net ALP | NG | Pers | 1st Yr Agent | Quota | % Of Quota | Net ALP |
| Larry Geneser | \$174,908 | \$ 80,000 | 219 | \$247,057 | 82 | | \$1,049,653 | \$ 480,000 | 219 | \$1,845,641 |
| Marc Zipper | 140,207 | 70,000 | 200 | 220,585 | 76 | | 865,394 | 430,000 | 201 | 1,387,072 |
| Eric Giglione | 128,955 | 80,000 | 161 | 233,065 | 85 | | 778,505 | 560,000 | 139 | 1,384,924 |
| Scott Smith | 154,043 | 110,000 | 140 | 265,524 | 78 | | 1,254,809 | 690,000 | 182 | 1,952,258 |
| Rick Altig | 419,079 | 310,000 | 135 | 859,494 | 81 | | 2,633,902 | 2,120,000 | 124 | 5,591,495 |
| Cohen-Rutt | 104,395 | 90,000 | 116 | 225,265 | 85 | | 1,031,577 | 630,000 | 164 | 1,627,738 |



Steve Friedlander

CATEGORY IV

| SGA | JULY PRODUCTION | | | | | | YEAR TO DATE PRODUCTION | | | |
|-------------------|-----------------|----------|------------|-----------|----|------|-------------------------|-----------|------------|-----------|
| | 1st Yr Agent | Quota | % Of Quota | Net ALP | NG | Pers | 1st Yr Agent | Quota | % Of Quota | Net ALP |
| Steve Friedlander | \$85,650 | \$30,000 | 285 | \$114,909 | 89 | | \$376,447 | \$210,000 | 179 | \$565,940 |
| Dennis Ishler | 50,962 | 30,000 | 170 | 63,071 | 84 | | 261,965 | 210,000 | 125 | 305,515 |
| Dan Rubio | 24,690 | 30,000 | 82 | 30,836 | 75 | | 148,714 | 260,000 | 57 | 222,172 |



Hancock-Boles

CATEGORY II

| SGA | JULY PRODUCTION | | | | | | YEAR TO DATE PRODUCTION | | | |
|-----------------|-----------------|----------|------------|-----------|----|------|-------------------------|-----------|------------|-----------|
| | 1st Yr Agent | Quota | % Of Quota | Net ALP | NG | Pers | 1st Yr Agent | Quota | % Of Quota | Net ALP |
| Hancock-Boles | \$73,699 | \$50,000 | 147 | \$110,618 | 83 | | \$374,668 | \$250,000 | 150 | \$529,405 |
| William Devine | 44,151 | 50,000 | 88 | 78,711 | 82 | | 349,024 | 300,000 | 116 | 613,890 |
| Kevin Pawlowski | 41,930 | 50,000 | 84 | 41,777 | 78 | | 395,464 | 350,000 | 113 | 716,262 |
| David Hausman | 49,240 | 60,000 | 82 | 84,261 | 81 | | 351,022 | 420,000 | 84 | 570,376 |
| Zeidner-Cowan | 47,894 | 60,000 | 80 | 88,308 | 77 | | 96,145 | 420,000 | 23 | 455,907 |
| Mark Hancock | 39,838 | 50,000 | 80 | 96,074 | 80 | | 262,100 | 350,000 | 75 | 551,172 |



Charles Scott

CATEGORY V

| SGA | JULY PRODUCTION | | | | | | YEAR TO DATE PRODUCTION | | | |
|--------------------|-----------------|----------|------------|----------|----|------|-------------------------|-----------|------------|-----------|
| | 1st Yr Agent | Quota | % Of Quota | Net ALP | NG | Pers | 1st Yr Agent | Quota | % Of Quota | Net ALP |
| Charles Scott | \$49,263 | \$20,000 | 246 | \$49,262 | 76 | | \$380,681 | \$ 80,000 | 476 | \$380,680 |
| Ramin Kouladji | 38,537 | 20,000 | 193 | 55,539 | 81 | | 181,930 | 140,000 | 130 | 280,687 |
| William Jennings | 37,430 | 20,000 | 187 | 62,666 | 92 | | 73,388 | 60,000 | 122 | 135,398 |
| Joseph Manone | 26,138 | 20,000 | 131 | 57,825 | 84 | | 166,161 | 140,000 | 119 | 434,120 |
| Christopher Lafond | 21,411 | 20,000 | 107 | 41,925 | 89 | | 90,626 | 140,000 | 65 | 157,928 |
| Gary Bleier | 20,968 | 20,000 | 105 | 40,939 | 85 | | 114,732 | 140,000 | 82 | 291,604 |
| Mike Jones | 19,147 | 20,000 | 96 | 44,508 | 82 | | 70,978 | 140,000 | 51 | 217,773 |
| Robert Glover | 18,810 | 20,000 | 94 | 39,376 | 84 | | 184,920 | 140,000 | 132 | 332,787 |
| Matt Blumert | 17,907 | 20,000 | 90 | 28,667 | 82 | | 121,384 | 140,000 | 87 | 223,232 |



Marc Morton

CATEGORY III

| SGA | JULY PRODUCTION | | | | | | YEAR TO DATE PRODUCTION | | | |
|---------------|-----------------|----------|------------|-----------|----|------|-------------------------|-----------|------------|-----------|
| | 1st Yr Agent | Quota | % Of Quota | Net ALP | NG | Pers | 1st Yr Agent | Quota | % Of Quota | Net ALP |
| Marc Morton | \$62,058 | \$40,000 | 155 | \$ 89,418 | 79 | | \$315,167 | \$430,000 | 73 | \$715,729 |
| Cohen-Hartman | 44,534 | 40,000 | 111 | 91,984 | 86 | | 288,334 | 280,000 | 103 | 629,629 |
| Surace-Surace | 43,665 | 40,000 | 109 | 165,336 | 73 | | 350,095 | 280,000 | 125 | 922,088 |
| Tom Williams | 38,728 | 40,000 | 97 | 90,553 | 81 | | 216,395 | 280,000 | 77 | 534,618 |



Ali Shahrak

CATEGORY VI

| SGA | JULY PRODUCTION | | | | | | YEAR TO DATE PRODUCTION | | | |
|----------------|-----------------|----------|------------|----------|----|------|-------------------------|----------|------------|----------|
| | 1st Yr Agent | Quota | % Of Quota | Net ALP | NG | Pers | 1st Yr Agent | Quota | % Of Quota | Net ALP |
| Ali Shahrak | \$35,475 | \$20,000 | 177 | \$47,625 | 94 | | \$35,475 | \$20,000 | 177 | \$47,625 |
| Robert Smith | 16,731 | 20,000 | 84 | 16,731 | 97 | | 16,731 | 20,000 | 84 | 16,731 |
| Larry Kudlacek | 16,127 | 20,000 | 81 | 36,848 | 85 | | 94,772 | 140,000 | 68 | 163,277 |



from the desk of
Paul Straubel

National Marketing
Director

*"Political action is the
highest responsibility
of a citizen."*

— John F. Kennedy

Getting Out The Vote

How often have you wondered about what lies ahead? What's just around the corner? I'd venture to say that you think about it often. We all do, whether we like to admit to it or not. If we had the ability to see into or influence the future, we would certainly make decisions differently!

Right now we are in the midst of two major campaigns for President along with a multitude of other congressional, state and local races. Who will be elected? Who will serve as the leaders of our national, state and local governments? While the answers to these questions will be determined in more than two months, we have a unique opportunity to be a part of the election process and the outcome through the **Get Out The Vote** campaign (GOTV).

American Income, through OPEIU 277, is teaming up with the AFL-CIO on an ambitious and historic campaign to help in voter registration, absentee balloting and spreading the word about issues in this year's elections. In the course of the next two months our agents will visit with almost a half million members and their families. In these homes we will be leaving voter registration forms, for those not already registered, along with materials about the candidates and the issues.

At AIL we are always striving to make a difference in word and deed. This is a real opportunity to take an active role in the election process and be a part of one of the greatest freedoms we possess. We can make a difference in this year's election and get a peek at what lies ahead.

Founder's Month Contest

Don't forget — we're still in the middle of the Founder's Month contest for Public Relations. This is your opportunity to significantly increase your convention qualification standing with a 50 percent bonus on card or TG credits through Sept. 30. There is still time for you to pile on the credits. Take advantage of this great bonus opportunity now! Remember, there is a minimum requirement of 2,500 cards or 25 TGs during this three month contest.

2000 in 2000

Finally, we made a commitment to 2000 in 2000, a goal of recruiting 2000 agents by the end of the year 2000! An ambitious goal, but definitely achievable. Are you doing your part in sharing the American Income opportunity with everyone you come in contact with? It's a great career and income opportunity for all those around us! Remember, if everyone recruits just one person between now and the end of the year, we will more than achieve our goal!

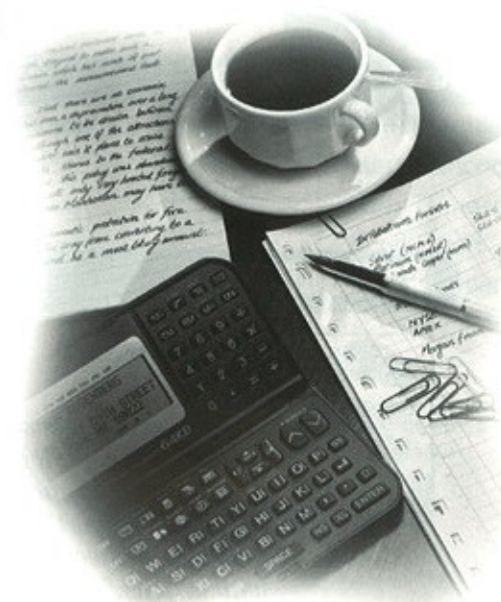
Qualifiers

| | |
|---------------------|-------|
| ROBIN DENHAM | \$845 |
| DEBBIE ENSTEDT | \$845 |
| WENDI ROSE | \$845 |
| LAURIE ONASCH | \$813 |
| RICHARD MESHULAM | \$748 |
| BRENDA DISOMMA | \$715 |
| CHARLES HILL | \$683 |
| DARRELL DOREY | \$650 |
| SHERYL SALAKAS | \$650 |
| LEO VANDENBUSSCHE | \$650 |
| THOMAS WALL | \$575 |
| CHERYL COOK | \$550 |
| PATER NIELSEN | \$500 |
| ROBIN ANDRADE | \$400 |
| MALKA ARONY | \$400 |
| ERIC SCHOENHALS | \$400 |
| BERNARD WENDEKIER | \$400 |
| JOHN WILKINSON | \$360 |
| LINDA STADTLER | \$315 |
| WILLIAM VERBETEN | \$315 |
| JOSEPH WARD | \$313 |
| CATHERINE BRIGGLE | \$300 |
| KENNETH ALTIZER | \$288 |
| JACQUELINE DEVOOGHT | \$288 |
| SUSAN FULDAUER | \$263 |
| ANTHONY GENTILI | \$263 |
| RICHARD CASE | \$250 |
| BECKY CUTLER | \$250 |
| VIVIAN UNGER DWYER | \$250 |
| WILLIAM GIBSON | \$250 |
| ERIN MCKEE | \$250 |
| STEVEN NEWTON | \$250 |
| RONA SPANO | \$250 |
| SHARON SWINFORD | \$250 |
| JOHN WAGNER | \$250 |
| DAVID BLAISDELL | \$210 |
| DONALD SPOHN | \$210 |
| JENNY WILLIAMS | \$210 |
| BRANDT MARTIN | \$200 |
| DANIEL OTTO | \$200 |
| SUZANNE POWERS | \$200 |

PR BONUS

JANUARY
FEBRUARY
MARCH
APRIL
MAY
JUNE
JULY
AUGUST
SEPTEMBER
OCTOBER
NOVEMBER
DECEMBER

Total **\$16,854**



PR Manager



Randy Altig
Kirkland, WA



CATEGORY A:



Robin Denham
Kansas City, MO

"If you believe anything is attainable and you work hard, everything always comes together."



Debbie Enstedt
Winnipeg, MB

CATEGORY B:



Sheryl Salakas
Bridgeville, PA

"I believe the most important thing to do in this business is to never take no for an answer. You have to keep going back until they say yes."



Cynthia Blumert
Gaithersburg, MD

CATEGORY C:



Darrell Dorey
Riverview, NB

"I build customer loyalty and I believe this is a big factor in my success. I also religiously follow Bernard Rapoport's philosophy to deliver the promise. I always back my words up with actions."



Laurie Onasch
Menomonee Falls, WI

All Time PR Card Production Record
Month: 18,960 cards **Anthony Gentili**

JULY Production

| PR Manager | # Cards | SGA |
|---------------------|---------|------------|
| 1. Randy Altig | 10,869 | Rick Altig |
| 2. Debbie Enstedt | 6,694 | Rick Altig |
| 3. Richard Meshulam | 3,907 | Cohen-Rutt |

| Category A | # Cards | SGA |
|---------------------|---------|---------------|
| 1. Robin Denham | 3,320 | Larry Geneser |
| 2. Debbie Enstedt | 3,306 | Rick Altig |
| 3. Richard Meshulam | 3,206 | Cohen-Rutt |
| 4. Randy Altig | 3,081 | Rick Altig |
| 5. Brenda DiSomma | 2,421 | Eric Giglione |

| Category B | # Cards | SGA |
|--------------------|---------|----------------|
| 1. Sheryl Salakas | 2,526 | Lisa D'Amico |
| 2. Cynthia Blumert | 2,392 | Matt Blumert |
| 3. Laurie Onasch | 2,239 | Joe Manone |
| 4. Amalia Busico | 1,880 | Michael Busico |
| 5. Pater Nielsen | 1,518 | Robert Glover |

| Category C | # Groups | SGA |
|--------------------|----------|----------------|
| 1. Darrell Dorey | 40 | Ramin Kouladji |
| 2. Laurie Onasch | 17 | Joe Manone |
| 3. Joseph Winfield | 13 | Greg Partee |
| 4. Cheryl Cook | 12 | Dennis Ishler |
| 5. John Wilkinson | 12 | Scott Smith |

All Time PR Card Production Record
YTD: 61,879 cards **Denise Bowyer**

YTD Production

| PR Manager | # Cards | SGA |
|-------------------|---------|---------------|
| 1. Randy Altig | 68,784 | Rick Altig |
| 2. Debbie Enstedt | 32,991 | Rick Altig |
| 3. Malka Arony | 23,535 | Cohen-Hartman |

| Category A | # Cards | SGA |
|----------------------|---------|----------------|
| 1. Randy Altig | 23,271 | Rick Altig |
| 2. Robin Denham | 16,537 | Larry Geneser |
| 3. Leo VanDenBussche | 16,186 | Rick Altig |
| 4. Wendi Rose | 15,683 | William Devine |
| 5. Brenda DiSomma | 14,633 | Eric Giglione |

| Category B | # Cards | SGA |
|-------------------|---------|---------------|
| 1. Malka Arony | 13,734 | Cohen-Hartman |
| 2. Laurie Onasch | 8,330 | Joe Manone |
| 3. Linda Stadler | 7,695 | Surace-Suarce |
| 4. Sheryl Salakas | 7,597 | Lisa D'Amico |
| 5. Sandra Johnson | 6,577 | Gary Bleier |

| Category C | # Groups | SGA |
|-------------------|----------|----------------|
| 1. Darrell Dorey | 173 | Ramin Kouladji |
| 2. Susan Fuldauer | 81 | Mark Hancock |
| 3. Joseph Ward | 70 | Larry Geneser |
| 4. John Wilkinson | 61 | Scott Smith |
| 5. Cheryl Cook | 60 | Dennis Ishler |

Category A = Categories 1 and 2. Category B = Categories 3, 4, 5 and 6. Category C = Top number of contracts signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the *Spotlight* are as follows: Must have 2 PR Representatives coded and meet production requirements.

MONETARY DONATIONS

The Glover Agency

- Donated \$250 to the Teamsters Golf Outing for Hospice of Michigan—Greater Grand Rapids.

The Jatoft-Foti Agency

- Donated \$811 for a motorized cable car for the Health Care Workers Union, Local 250 rally.

The Hancock/Boles Agency

- Donated \$100 for a sponsorship of the Kentucky Labor Management Conference.
- Donated \$300 to the Kentucky Central Labor Council Labor Day Picnic.

The Hancock/Boles, Surace/Surace, Marc Morton & Mike Jones Agencies

- Donated \$520 to sponsor a hole and a team in the Ohio Labor Council Golf Outing.

The Mike Busico Agency

- Donated \$5,900 worth of World Book Encyclopedias, Childcraft books and dictionaries to six schools in the School District of Bula, Camarines Sur, Philippines.

The Mark Hancock Agency

- Donated \$100 to the Central Indiana Labor Council for its Labor Day Parade.
- Donated \$200 to the Greater Marion County Cap Council for family night at Indianapolis Raceway Park.
- Donated \$250 to the Allen County Democratic Party for a sponsorship for the 2000 Presidential Ball.
- Donated \$200 in support of the Community Leaders Partnership for the City of Indianapolis.

Rick Altig Agency

- Donated \$500 for the Union Labor Day 2000 Celebration to the Hawaii State AFL-CIO.

Total
\$9,131

OTHER INVOLVEMENT

AIL

- Made a contribution to the John Montrone Scholarship Golf Tournament.



*“Kindness in words
creates confidence.
Kindness in thinking
creates profoundness.
Kindness in giving
creates love.”*

— Lao-tzu

The AIL Labor Advisory Board Welcomes...



George Tedeschi
President of the Graphic Communications
International Union

George Tedeschi, the newly-elected President of the Graphics Communications International Union (GCIU), was recently named the newest member of the American Income Life Labor Advisory Board. As a member of the Board, Tedeschi joins a group that is unique in American business.

With the Board’s advice, AIL develops programs to meet the needs of union members and their families and provides substantial financial assistance to labor and labor-related causes.

With 150,000 active and retired members, the GCIU is the largest union for printing and publishing workers in North America.

Tedeschi joined the Union in 1959 as a flyboy for *Newsday* in Long Island, NY. Upon completion of his apprenticeship, he became a Journeyman Pressman. Tedeschi has always been an active member, serving as Nassau County, New York Local 406-C’s Vice-President and Secretary-Treasurer, and later as President. Tedeschi served in this capacity until he was elected President of the GCIU in June of this year.

He has served as President of the GCIU Newspaper Conference for 20 years in addition to serving as Secretary of the GCIU’s Eastern Conference. To further round out his commitment to both labor and the community, Tedeschi has served on numerous boards and as the Corporate Secretary and a member of the Board of Directors of the Long Island United Way.

*“Far and away the best
prize that life offers is
the chance to work hard
at work worth doing.”*
— Theodore Roosevelt

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